231 of livestock during normal market conditions show a mule to be
435 worth $100 or more, a donkey between $40 and $60. Cows range
from $50 to $70, and bulls upward to $100. Rams sell for $20
[454] to $30, and goats for $10. Given the resources of the Riffian,
expenditures of this magnitude represent expensive investments.

6: Joseph E-5 (1965-1966) 1975 MX3 Rif MX3

Chapter 4

VARIETIES OF SOCIAL EXPENSE: RELIGION AND MAGIC

In the previous chapter I attempted to demonstrate that a certain proportion of the expenses of the Berber in the Rif, either in the form of consumption or investment, is motivated by obligations arising out of familial responsibilities. In this chapter I shall take up the role that magic and religion play in the distribution of wealth. I have attempted to show how incentives arising mainly from the way the Riffian interprets the supernatural world have an effect on the consumption, dispersal, and/or exchange of wealth. My aim is to demonstrate the feedback from ritual to production in the hope of eliciting one of the main distinctions between industrial and nonindustrial economies. To put the argument succinctly, in the former one finds little relationship between the use of wealth and religious or magical ceremony while in the latter there is a high degree of interaction. While the amount of wealth used for such activities in an industrial society is proportionaly small in comparison to the total wealth, in a nonindustrial society it may be one of the most frequent and common expenses.

In common with most world religions, Islam serves a heterogeneous religious community. As a consequence of this there exists a bifurcation of its form and content. On the one hand it serves a more or less sophisticated segment who find spiritual

6: Joseph E-5 (1965-1966) 1975 MX3 Rif MX3

seem that no technical analysis of it based on markets, price mechanisms or entrepreneur skill will offer satisfactory results.

The strands of the argument in this chapter may now be brought together. One of the forces that is influential in determining how wealth shall be used is located in the world of the supernatural. Motivated by mysticism, by religious duty and by fear, the Berber of the Rif seeks succor in a wide variety of activities. All such activities require outlays of wealth which are, on the whole, economically nonproductive (in that one does not have a chance of economic reward from one's investment) but are socially satisfying and beneficial. Such moral and magical imperatives create an incentive towards investment, which is relatively unimportant in industrial society.

556 the profit incentive is entirely secondary to the social incen-
472 tive. In order to understand these differences more clearly,
571 let us examine the process by which an investment is made by
577 both the tribal peasant and the entrepreneur.

556 In order to make an investment some sort of capital must
454 be available, either through savings or acquired by credit. The
231 most common form of savings among the fellah is in the form of
471 livestock. Livestock in this society, however, is encumbered with certain values that savings in an industrial society do not generally possess. For one thing, livestock is heavily committed to meet ceremonial expenses. It is also a highly visible form of savings and consequently has a symbolic value in terms of prestige. By assigning such resources to capital development the fellah weakens his traditional position in the
556 community. Another form of savings is jewelry, which can be
30 regarded as cash storage. While jewelry has this potential in
454 the Rif, it is rather difficult to translate into a function.
[422] Jewelry is a woman's possession passed on from mother to daughter. Although many men are wont to utilize their wives' jewelry for increasing cash reserves, they cannot readily do so. Many of the women hoard their jewelry in their mothers' houses in order to assure that it stays in their possession. This form of wealth is regarded as an inviolable possession of the female and as such has definite cultural barriers to its being used as savings.

452 Another form of financing expenses for investment is through obtaining credit. Credit in the Rif, however, is based

454 Just as acquiring the capital for an investment has its own distinct forms, the actual investment itself appears to be motivated more often than not by social incentive rather than by profit. Aside from such investments as were mentioned in Chapters 3 and 4, we encounter investments which have, from the standpoint of industrial ideology, a more utilitarian aspect. Thus, an extra mule or an ox can raise the level of productivity of its owner. What more often occurs, however, is that in the case of such prestige-laden animals, their effect is primarily in the role of prestige and only secondarily in production. Perhaps the most dramatic representation of such investment are the animals which are purchased during the summer months. It is during this period that traveling is at its optimum, and owners leave their newly acquired livestock grazing conspicuously along the roadside for the public to observe. Unfortunately, work animals serve almost no productivity function during the summer months. With the commencement of winter, fodder supplies decrease and it becomes necessary to sell the extra animal before it can be put to a utilitarian purpose.

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Another example of the primacy of the social incentive is the business of milling. The turbine wheel mill powered by water is one of the few nonagricultural enterprises which the fellah engage in. The operation of a mill in the Rif bears little resemblance to the operations of a firm as a profit-making organization. In the first instance, cost for the service of a mill is not determined by any market factor, but by custom. The owner of

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